STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Appraiser License of Gordon Carlyle Collin.

License No.: 20436229

**CONSENT ORDER** 

TO:

Gordon Collin

**Appraisal Solutions** 

8235 Queen Avenue North Brooklyn Park, MN 55444

Commissioner of Commerce Grace Arnold (Commissioner) has determined as follows:

The Commissioner has advised Gordon Collin (Respondent) that she is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2018), and other applicable law, based on the following allegations of violations found in a March 2019 appraisal report.

a. Respondent provided a misleading appraisal report because of substantial errors in his report. For example, Respondent did not properly measure the subject, which resulted in a miscalculation in the above grade gross living area. Respondent also did not provide correct adjustment amounts to his comparables in their above grade gross living areas. Providing a misleading appraisal report because of substantial errors is in violation of the Uniform Standards of Professional Appraisal Practice (USPAP) Standard Rule (SR) 1-1 (b) (2018) and Minn. Stat. § 82B.195 subd. 3 (1)(i) (2018) and Minn. Stat. § 82B.20 subd. 2 (6) (2018).

- b. In addition, Respondent's report contained numerous errors and omissions, which led to a noncredible appraisal in violation of USPAP SR 1-1 (c) (2018) and Minn. Stat. § 82B. 195 subd. 3 (1)(i) (2018) and Minn. Stat. § 82B.20 subd. 2 (6) (2018).
- 2. Respondent acknowledges that he has been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing. Respondent hereby expressly waives those rights. Respondent further acknowledges that he has been represented by legal counsel throughout these proceedings or has waived that right.
- 3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2018) and Minn. R. 1400,5900 (2017).
- 4. For purposes of Minn. Stat. § 16D.17 (2018), Respondent expressly waives his right to any notice or opportunity for a hearing on any civil penalty imposed by the Commissioner. Further, Minn. Stat. § 16D.17 (2018) allows the Commissioner to file and enforce the civil penalty imposed by this Order as a judgment against Respondent in district court without further notice or additional proceedings.
- 5. The civil penalty and/or any resulting judgment arising from this Order will be non-dischargeable in any bankruptcy proceeding. See 11 U.S.C. 523 (a)(7) (2018) ("A discharge under section 727, 1141, 1228(a), 1228(b) or 1328(b) of this title does not discharge an individual debtor from any debt... to the extent such debt is for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit, and is not compensation for actual pecuniary loss, other than a tax penalty...").

6. The following order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. Ch. 45 (2018) that:

A. Respondent shall pay a civil penalty in the amount of \$5,000 to the State of

Minnesota;

B. Respondent shall cease and desist from violating any laws, rules, or orders

related to the duties and responsibilities entrusted to the Commissioner under Minnesota

Statute Chapters 45 and 82B; and

C. Respondent shall pay investigative costs in the amount of \$315.00 pursuant to

Minn. Stat. § 45.027, subd. 1(8) (2018).

This Order shall be effective upon signature by or on behalf of the Commissioner.

Date: 04/29/2021

GRACE ARNOLD Commissioner

MATTHEW VATTER

Assistant Commissioner of Enforcement Minnesota Department of Commerce 85 Seventh Place East, Suite 280

St. Paul, MN 55101

(651) 539-1600

## **CONSENT TO ENTRY OF ORDER**

The undersigned states that he has read this Consent Order; that the undersigned knows and fully understands its contents and effect; that the undersigned has been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing and expressly waives those rights. Respondent further acknowledges that Respondent has been represented by legal counsel throughout these proceedings or has been advised of the right to be represented by legal counsel, which right Respondent hereby expressly waives; and that Respondent consents to entry of this Order by the Commissioner. It is further understood that this Consent Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either express or implied.

By:

COUNTY OF (

Signed or attested before me on Horil 19, 2021 (Date).

(Notary stamp)



(Signature

My Commission expires: